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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Application Number 09/981,213

Filing Date October 17, 2001

First Named Inventor Johan Renes

Group Art Unit 3626

Examiner Name Christopher L. Gilligan

(use as many sheets as necessary)

Sheet 1 of 1 Attorney Docket Number 9927-5117US

		OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS	
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
Ce		C. VALENTI "The Future is Female" ABCNEWS.com, http://abcnews.go.com/sections/TheStreet/hottopics_000608.html, copyright 2000.	
1		M. FONES "Don't Go 'Bare' Insurance Coverage Helps you Handle life's Sharp Curves", Roadking.com, http://www.roadking.com/inside/story388.php.	
		S. F. SCHRAM "After Welfare: The Culture of Postindustrial Social Policy" http://www.nyupress.org/product_info.php?products_id=2152 (3/1/2000).	
		S, EASTMAN "Improving Outcomes for Divorced Women" (abstract), http://ideas.repec.org/a/cpp/issued/v18y1992i3p318- 326.html (1992)	
		B. LEVIKSON, Dept. of Statistics University of Haifa, http://stat.haifa.ac.il/-bennyl/ (2002).	-
		"The Seventh Wife: A Novel", a review by amazon.co.jp (1994).	
		G. FAGG "When Worlds Converge: Sorting out the complexities of credit insurance" Contingenices, pp. 24-28 (January / February 2003).	
Ce		zameer@ureach.com "Divorce Insurance", www.shoptheinternet.com, http://classifieds.shoptheinter.net/ads/ads_sel.idc?posting=14660 (May 29, 2003).	

	Examiner Signature	Date Considered 12/12/05	
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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number 09/981,213

Filing Date October 17, 2001

First Named Inventor Johan Renes

Group Art Unit 3626

Examiner Name . C. Gilligan

Attomey Docket Number 9927-5117115

(use as many sheets as necessary)

Examiner Name . C. Gilligan

Sheet 1 of 1 Attorney Docket Number 9927-5117115

		OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS	· · · · ·
Examiner Initials *	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Τ²
Cll		STERN, "The Spoils of Marriage" Newsweek, December 11, 2000.	
U	-	MEALEY, "Divorce insurance introduced in Australia", ABC Online, August 9, 1999.	
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Substitute for form 1449A/PTO		Complete if Known
INFORMATION DISCLOSURE	Application Number	09/981,213
STATEMENT BY APPLICANT	Filing Date	October 17, 2001
STATEMEST DI ATTERENTI	First Named Inventor	Renes et al.
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Sheet I us of 2	Attorney Docket Number	9927-5117US

			U.S. PATENT D	OCUMENTS	
Examiner Initials *	Cite No.	Document Number  Number - Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Cohumns, Lines, Where Relevant Passages or Relevant Figures Appear
He-		US-6,272,471 B1	08-27-2001	Segal	
		US- 6,128,598	10-03-2000	Walker et al.	
7		US- 5,884,274	03-16-1999	Walker et al.	
7. 1		US- 2001/0027389 A1	10-04-2001	Beverina et al.	· · · · · · · · · · · · · · · · · · ·
7		US- 2001/0027388 A1	10-04-2001	Beverina et al.	
1		US- 2003/0120521	06-26-2003	Sherman et al.	
ne		US- 6,561,903 B1	05-13-2003	Walker et al.	
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Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.goy or MPEP 901.04. that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST, 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

PTO/SB/08B(10-01)
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		OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS	
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T 2
00		S. CHANDRA, "Protecting Ideas in the Insurance Business", New Yorks Times, (NYC, NY, US June 30, 2003)	
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Substitute for form 1449A/PTO				Complete if Known		
			CLOSURE	Application Number	09/981,213	
STATEMENT BY APPLICANT			PPLICANT	Filing Date	October 17, 2001	
				First Named Inventor	Johan Renes	
				Group Art Unit	3626	
	(use as many sh	eels as n	ecessary)	Examiner Name	Christopher L. Gilligan	
Sheet	1	of	2	Attorney Docket Number	9927-5117US	

U.S. PATENT DOCUMENTS						
	6	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
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<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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(use as many sheets as necessary)

Complete if Known				
Application Number	09/981,213			
Filing Date	October 17, 2001			
First Named Inventor				
Group Art Unit				
Examiner Name				
Amazza Danlari Nazahan	0027 6117116			

OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS						
Examiner Cite No.1		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				
M	-	F IMPRESS "DIVORCE INSURANCE" Google Groups (June 21, 1995).				
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		BAKOS et al. "The Mother of Invention", On The Risk, 19(3):66-71 (2003)				
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